



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322
dcarlon@kmllawgroup.com
Attorneys for Secured Creditor
PNC BANK, NATIONAL ASSOCIATION

In Re:
James M. Castello
Debtor

Order Filed on March 19, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 24-11693 MBK

Adv. No.:

Hearing Date:

Judge: Michael B. Kaplan

CONSENT ORDER CURING POST-PETITION ARREARS & REINSTATING STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 19, 2025

A handwritten signature of Michael B. Kaplan, written in black ink on a white background. The signature is fluid and cursive, with the name "Michael B. Kaplan" clearly legible.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: James M. Castello

Case No: 24-11693 MBK

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS AND REINSTATING STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC BANK, NATIONAL ASSOCIATION, Denise Carlon as to real property located at 212 Millstone Rd, Millstone Township, NJ, 08535, and Jonathan Goldsmith Cohen, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 3, 2025, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2024 through February 2025 for a total post-petition default of \$5,178.97 (1 @ \$1,362.09; 1 @ \$1,304.91; 1 @ \$1,251.81; 1 @ \$1,318.84; less suspense \$58.68); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$5,178.97 directly to Secured Creditor upon entry of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 17, 2025, directly to Secured Creditor, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that the Trustee shall resume payment of the POC and any prior cure orders; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

(Page 3)

Debtor: James M. Castello

Case No: 24-11693 MBK

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS AND REINSTATING STAY

It is further **ORDERED, ADJUDGED and DECREED** that automatic stay as to the subject property is hereby reinstated.

I hereby agree and consent to the above terms and conditions:

/s/ Denise Carlon

DENISE CARLON, ESQ., ATTORNEY FOR SECURED CREDITOR

Dated: 3/11/2025

I hereby agree and consent to the above terms and conditions:

/s/ Jonathan G. Cohen

Jonathan Goldsmith Cohen, ESQ., ATTORNEY FOR DEBTOR

Dated: 03/17/25